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GARY T AKA TOWNSEND AND TOWNSEND AND CREW LLP TWO EMBARCADERO CENTER			EXAMINER	
			PATEL, JAGDISH	
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Please find below and/or attached an Office communication concerning this application or proceeding.

		Application No.	Applicant(s)	2				
Office Action Summary		09/420,991	KEPEC	K				
		Examiner	Art Unit					
		JAGDISH N PATEL	3624					
	The MAILING DATE of this communication app ars on the cover sheet with the correspondence address Period for Reply							
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.  - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.  - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.  - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.  - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).  - Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).  Status								
1)	Responsive to communication(s) filed on 10 J	<u>une 2002</u> .						
2a) <u></u> □	This action is <b>FINAL</b> . 2b)⊠ Thi	s action is non-final.						
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.  Disposition of Claims								
4) 🖂	Claim(s) <u>1-26,28-31,33-41,59-77,79-82 and 8</u>	1-89 is/are pending in the applica	tion.					
4a) Of the above claim(s) is/are withdrawn from consideration.								
5) Claim(s) is/are allowed.								
6)⊠ Claim(s) <u>1-26,28-31,33-41,59-77,79-82 and 84-89</u> is/are rejected.								
7) 🗌 (	7) Claim(s) is/are objected to.							
8) 🗌 (	Claim(s) are subject to restriction and/or	election requirement.						
Application Papers								
9)☐ The specification is objected to by the Examiner.								
10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.								
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).								
11) The proposed drawing correction filed on is: a) approved b) disapproved by the Examiner.								
If approved, corrected drawings are required in reply to this Office action.								
12) The oath or declaration is objected to by the Examiner.								
Priority under 35 U.S.C. §§ 119 and 120								
13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).								
a) ☐ All b) ☐ Some * c) ☐ None of:								
1. Certified copies of the priority documents have been received.								
2. Certified copies of the priority documents have been received in Application No								
<ul> <li>3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).</li> <li>* See the attached detailed Office action for a list of the certified copies not received.</li> </ul>								
14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).								
a) The translation of the foreign language provisional application has been received.  15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.								
Attachment(s)								
1) Notice	e of References Cited (PTO-892) e of Draftsperson's Patent Drawing Review (PTO-948) nation Disclosure Statement(s) (PTO-1449) Paper No(s)	5) Notice of Informal I	r (PTO-413) Paper No Patent Application (P1	• •				
J.S. Patent and Tra	ademark Office							

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### **DETAILED ACTION**

1. This communication is in response to amendment filed 6/10/02.

# Response to Amendment

- 2. Rejections of claims 1-26, 28-31, 33-41, 59-77, 79-82 and 84-89 under 35 U.S.C. 103(a) are withdrawn.
- 3. Claims 1-26, 28-31, 33-41, 59-77, 79-82 and 84-89 are pending.

### Response to Arguments

Applicant's arguments regarding application of Deaton reference in rejection of claims 1-26, and 28-41 under 35 U.S.C. 103(a) are persuasive. Additionally, amendment of independent claim 59 has overcome 35 U.S.C. 103(a) rejection of claims 59-77, 79-82 and 84-89 over Nichtberger and Day. In particular, because Deaton has been replaced with Scroggie as a reference teaching of customer account identification which excludes identification of the consumer by name, the arguments (concerning Deaton as reference teaching this limitation) are rendered moot. Note also that the present office action is a non-final action in view of this new ground of rejection initiated by the examiner.

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4. The pending claims have been further analyzed and rejected under new ground of rejection as discussed above.

# Claim Rejections - 35 USC § 103

- 5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
  - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains.

    Patentability shall not be negatived by the manner in which the invention was made.
- 6. Claims 1-16, 21-23, 26 and 33-36 rejected under 35 U.S.C. 103(a) as being unpatentable over Nichtberger et al. (US Pat. 4,882,675) and further in view of Scroggie et al (US Pat. 5,970,469) (hereafter Scroggie).

<u>Claim 1</u>: Nichtberger recites method for distributing and redeeming electronic promotions to a plurality of consumers through a communications network, comprising:

associating each consumer account with a unique key (col. 5 L 7-9, "UPC code (key) identifies the consumer");

permitting access to said consumer account upon presentation of said unique key over said communications network (col. 5 L 7-11);

presenting promotion choices of items available at least one store associated with said unique key over said communications network (col. 4-7, the function of presenting promotion choices of items is performed by a local coupon distribution and

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redemption (CDR) unit 20) and performed over a communication network shown in fig. 1);

recording selections of said promotion choices made by said consumer over said communications network (col. 5 L 11-15);

receiving data of purchased items by said consumer at said associated store (col. 5 L 11-15); and

reconciling said selections and purchases to credit said consumer (col. 5 L 17-25).

While, the Nichtberger patent discloses "maintaining an account for each consumer", it fails to teach that account has a direct identification of the consumer with the account to exclude identification of the consumer by name. However, in the same field of endeavor, Scroggie teaches a method for distributing electronic promotions to a plurality of consumer through a communication network (abstract and col. 1 L 40-65). Scroggie identifies each consumer (customer) with a "identification code" or a "customer id" rather than by a name and thus alludes to "maintaining an account for each customer with said account to exclude identification of said consumer by name". See col. 4 L 33-50. Note that the targeted incentives are based on prior purchase history maintained with the customer id (..store can track the purchase history of each customer who supplies this customer id (identification number)).

It would have been obvious to modify Nichtberger so that the consumer account is having a limited direct identification of the consumer with the account to exclude identification of the consumer by name per teaching of Scroggie. Benefits of excluding the name of the consumer are maintain anonymity of the transactions whereby consumer is assured of his or her privacy and that personal data (including name) is

not circulated for unsolicited advertisement material and security of the transaction would be enhanced.

<u>Claim 2</u>: The method of claim 1 wherein said reconciling step comprises recording a credit in said consumer account (Nichtberger col. 5 L 19-25, "automatically credits the customer..").

<u>Claim 3</u>. The method of claim 2 wherein said consumer account comprises a financial institution account (Nichtberger: the consumer account is managed by the store where the purchase is made and account is settled col. 5 L 19-25).

<u>Claim 4-10</u>: Nichtberger or Scroggie do not clearly recite the financial account as "deposit only" account.

Official Notice is taken the applying and recording the credits resulting from use of promotions to a variety of consumer financial accounts (such as a savings or checking account or an account setup by a retailer) are old and well known in the retail transactions process. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to include the alternative methods of applying the savings realized in the retail transaction (i.e. to one or more of a varieties of customer's financial accounts such as those recited in claims 4-10 using different methods) because in this manner a customer would have more choices of applying and managing the credits that he or she deems appropriate as a part of overall personal expense management and record keeping.

<u>Claim 11.</u> The method of claim 1 wherein said presenting promotion choices step comprises presenting specific discounts on specific items (Nichtberger col. 5 L 19-25, ...credits the customer for the coupons the customer has selected..).

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Claim 12 and 13. The method of claim 1 wherein said presenting promotion choices step comprises presenting a purchase incentive for one or more items available in said associated store, said purchase incentive unrelated to said one or more items (The coupons presented to the customer (Nichtberger col. 5 L 4-7) incorporate these features because coupons are not just limited to monetary discount on a specific item. Coupons are issued as "buy 2 (item 1) get 1 (another unrelated item 2). Coupons are also offered to buy a specific item at a specific price.). Thus the features claimed herein are inherent in the Nichtberger system.

Claim 14. The method of claim 1 further comprising the step of sending data of said recorded selections to one or more of said associated stores within a preselected time limit after said recording selection step so that said data is sent prior to purchase of items by said consumer at said associated store (Nichtberger: since the checkout system 18 automatically credits the customer for the coupons as recited in col. 5 L 17-25 this feature is inherent in the reference).

<u>Claim 15.</u> The method of claim 14 further comprising the step of indicating discounts credited to said consumer account at the time of purchase of items by said consumer at said associated store (Nichtberger col. 11 L 35-45).

<u>Claim 16.</u> The method of claim 15 further comprising the step of invalidating said sent data of said recorded selections to one or more of said associated stores within a preselected time limit after said time of purchase of items by said consumer at said associated store (Nichtberger col. 18 L 10-15).

<u>Claim 21.</u> The method of claim 1 further comprising the step of sending data of said recorded selections to said associated store upon purchase of items by said consumer at said associated store so that discounts credited to said consumer account

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are indicated at the time of purchase of items by said consumer at said associated store (Nichtberger col. 17 L 49-56).

Claim 22. The method of claim 1 wherein said receiving data of purchased items step occurs upon purchase of items by said consumer at said associated store (data of purchase items are "products actually being purchased Nichtberger col 17 L 52-55 see also L 62-66).

Claim 23. The method of claim 1 wherein said receiving data of purchased items step occurs within a preselected time limit after purchase of items by said consumer at said associated store (Day et al. Col. 5 L 35-36).

All other elements of the above claims are analyzed in claim 1.

<u>Claim 26</u> The method of claim 1 wherein said consumer account maintaining step has a limited direct identification of said consumer with said account by an address (Scroggie col. 3 L 22-30, geographical region data").

<u>Claim 34-36</u>: Nichtberger et al do not clearly teach that the access permitting step over the Internet, and through a Web site operated by the store.

Official Notice is taken that use of the Internet for product promotions through store Web sites is old and well known. (Nichtberger alludes to such alternative methods col. 27 L 55-61).

It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to incorporate the access of the promotional system recited by the reference on the Internet through the WWW as recited in claims 34-36 (and claims 53-56) because the merchants would reach large number of customers at minimal cost who can participate in the promotional program.

All other limitations of the subject claims are analyzed in claim 1.

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7. Claims 24-25, 28-31 and 33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nichtberger et al. (US Pat. 4,882,675) (Nichtberger) and further in view of Scroggie et al (US Pat. 5,970,469) (Scroggie) as applied to claim 1 and further in view of Deaton et al. ('322) (Deaton)

Regarding claims 24,25: Nichtberger or Scroggie do not incorporate the step of presenting data of previously purchased items by said consumer over said communication network to said consumer, however Deaton teaches and claims as invention (col. 149 claims 1-3) this step. Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to display previously purchased items by said consumer because this serves as added incentive along with the matching promotion so as to maintain a brand loyalty.

Regarding claim 28: Nichtberger et al do not recite a database of only key, at least one financial institution and purchasing history, however in the same field of endeavor Deaton et al discloses a system and method for customer promotion comprising a database of customer identification and transaction data. Deaton incorporates a database comprising a unique customer identification code, a financial account number and a purchasing history for each customer (abstract and col. 64 L 66 col. 65 L 22) in the system. Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to incorporate a unique customer identification code, a financial account number and a purchasing history for each customer in the customer account of the Nichtberger et al for offering targeted promotions and to facilitate crediting the discounts to one of the conşumer's selected financial accounts because the promotion programs would be (a) directed more effectively to the targeted consumers and (b) consumer would receive a convenience of having his or her discount

savings credited to a separate preselected account where the purchases and the discount savings can be tracked for personal budgeting and record keeping purposes.

All other limitations of claim 28 are analyzed in claim 1 above.

Claims 29-31: financial account number..(refer to Deaton Col. 4 L 62-65, "check credit card, debit card or like").

Claims 33: Analyzed as in claim 28 respectively above.

8. <u>Claims 17-20 and 37-41</u> are rejected under 35 U.S.C. 102(b) as being clearly anticipated by Nichtberger and further in view of Scroggie as discussed in claim 1 and further in view of Day et al. (US Pat. 5,857,175).

Claims 17: Whereas, Nichtberger fails to teach inferring a likely associated store where purchases will occur by the consumer. Day in the same field of endeavor, however, teaches a method for offering targeted incentives to consumers (abstract) comprising inferring a likely store (col. 4 L 49-54). It would have been obvious to one of ordinary skill in the art at the time of the invention to implement the step of inferring a likely store where purchase will occur as claimed because associating the purchase with the store would facilitate incentive credit at the time of the consumer purchase at a predetermined store where the consumer is likely to purchase the item.

<u>Claim 18.</u> The method of claim 17 wherein said inferring step comprises inferring said likely associated store from the data of previously purchased items by said consumer (<u>Day et al.</u> Col. 7 L 42-50).

Claim 19. The method of claim 17 wherein said inferring step comprises inferring said likely associated store from said unique key (<u>Day et al</u> col.7 L 38-42).

Claim 20. The method of claim 14 wherein said one or more associated

stores are preselected by said consumer (<u>Day et al.</u> Col.7 L 38-42).

Claim 37: Whereas, Nichtberger fails to teach that the promotions offered to consumer as being derived from received data of consumer purchases, in the same field of endeavor however, Day et al teach a method for offering targeted promotions to the customers comprising the step of offering promotions to targeted individual consumers derived from received data of consumer purchases (col. 3 L 57- col 4 L 9). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate feature of selecting the promotions on the basis of the consumer's purchase history because the targeted promotions are more effective in generating sales.

All other limitation of claim 37 are analyzed in claim 1.

<u>Claim 38:</u> The method of claim 37 wherein said promotion offering step comprises targeting large aggregates of consumers (<u>Day et al.</u> Col. 3 L 57-col 4 L 9).

<u>Claim 39:</u> The method of claim 37 wherein said promotion offering step comprises targeting individual consumers (<u>Day et al.</u> col 4 L 9).

<u>Claim 40</u>: The method of claim 39 wherein said targeting step comprises inferring said individual consumers from purchasing and promotion selection data of said consumers (<u>Day et al.</u> Col. 4 L 10-24).

<u>Claim 41:</u> All limitations of claim 41 are analyzed in claims 12 and 40.

9. Claims 59-77 and 85-89 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nichtberger and further in view of Day and further in view of Scroggie.

<u>Claim 59</u>: Nichtberger recites method for distributing and redeeming electronic promotions to a plurality of consumers through a communications network, comprising: maintaining an account for each consumer (col. 3 L 24-40);

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associating each consumer account with a unique key (col. 5 L 7-9, "UPC code (key) identifies the consumer");

permitting access to said consumer account upon presentation of said unique key over said communications network (col. 5 L 7-11);

accepting offered promotions of at least one item from a promoter of said item over said communication network for presentation to consumers (customer selects coupons to be redeemed col. 5 L 9-11);

presenting promotion choices of items available at least one store associated with said unique key over said communications network (col. 4-7, the function of presenting promotion choices of items is performed by a local coupon distribution and redemption (CDR) unit 20) and performed over a communication network shown in fig. 1);

recording selections of said promotion choices made by said consumer over said communications network (col. 5 L 11-15);

receiving data of purchased items by said consumer at said associated store (col. 5 L 11-15); and

reconciling said selections and purchases to credit said consumer (col. 5 L 17-25).

Nichtberger, fails to teach accepting promotions for presentation to consumers are from a promoter of a item.

In the same field of endeavor, however, Day teaches a method for distributing and redeeming electronic promotions. Day teaches accepting promotions over a telecommunication network of an item for presentations to consumers wherein the offered promotions are from a promoter of the item (col. 7 L 14-26, computer 16 communicate with manufacturers...). It would have been obvious to one of ordinary skill

in the art at the time of invention to modify Nichtberger to implement communication with the promoter (e.g. manufacturers) for presentation to consumers. This improvement would allow the promoters (such as manufacturers) to promote their products to targeted consumers and would provide the store owners to jointly promote the items with other promoters which would improve the economy of the promotion.

While, the Nichtberger patent discloses "maintaining an account for each consumer", it fails to teach that account has a limited direct identification of the consumer with the account to exclude identification of the consumer by name. However, in the same field of endeavor, Scroggie teaches a method for distributing electronic promotions to a plurality of consumer through a communication network (abstract and col. 1 L 40-65). Scroggie identifies each consumer (customer) with a "identification code" or a "customer id" rather than by a name and thus alludes to "maintaining an account for each customer with said account to exclude identification of said consumer by name". See col. 4 L 33-50. Note that the targeted incentives are based on prior purchase history maintained with the customer id (...store can track the purchase history of each customer who supplies this customer id (identification number)).

It would have been obvious to further modify Nichtberger and Day combination so that the consumer account is having a limited direct identification of the consumer with the account to exclude identification of the consumer by name per teaching of Scroggie. Benefits of excluding the name of the consumer are maintain anonymity of the transactions whereby consumer is assured of his or her privacy and that personal data (including name) is not circulated for unsolicited advertisement material and security of the transaction would be enhanced.

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<u>Claim 60 and 61.</u> Accepting offered promotion step further includes at least one criterion for item and offering ..through GUI (..particular targeted offer, Day, col. 7 L 13-26, GUI inherent).

<u>Claim 62.</u> The method of claim 59 wherein said presenting promotion choices step comprises presenting specific discounts on specific items (Nichtberger col. 5 L 19-25).

Claim 63 and 64. The method of claim 59 wherein said presenting promotion choices step comprises presenting a purchase incentive for one or more items available in said associated store, said purchase incentive unrelated to said one or more items (The coupons presented to the customer (col. 5 L 4-7) incorporate these features because coupons are not just limited to monetary discount on a specific item. Coupons are issued as "buy 2 (item 1) get 1 (another unrelated item 2). Coupons are also offered to buy a specific item at a specific price.). Thus the features claimed herein are inherent in the Nichtberger system.

Claim 65. The method of claim 59 further comprising the step of sending data of said recorded selections to one or more of said associated stores within a preselected time limit after said recording selection step so that said data is sent prior to purchase of items by said consumer at said associated store (since the checkout system 18 automatically credits the customer for the coupons as recited in col. 5 L 17-25 this feature is inherent in the reference).

Claim 66. The method of claim 65 further comprising the step of indicating discounts credited to said consumer account at the time of purchase of items by said consumer at said associated store (col. 11 L 35-45).

<u>Claim 67.</u> The method of claim 15 further comprising the step of invalidating said sent data of said recorded selections to one or more of said associated stores

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within a preselected time limit after said time of purchase of items by said consumer at said associated store (Nichtberger col. 18 L 10-15).

Claims 68: Whereas, Nichtberger fails to teach inferring a likely associated store where purchases will occur by the consumer. Day in the same field of endeavor, however, teaches a method for offering targeted incentives to consumers (abstract) comprising inferring a likely store, col. 4 L 49-54). It would have been obvious to one of ordinary skill in the art at the time of the invention to implement the step of inferring a likely store where purchase will occur as claimed because associating the purchase with the store would facilitate incentive credit at the time of the consumer purchase at a predetermined store where the consumer is likely to purchase the item.

- <u>Claim 69.</u> The method of claim 68 wherein said inferring step comprises inferring said likely associated store from the data of previously purchased items by said consumer (Day et al. Col. 7 L 42-50).
- <u>Claim 70.</u> The method of claim 68 wherein said inferring step comprises inferring said likely associated store from said unique key (<u>Day et al</u> col.7 L 38-42).
- <u>Claim 71.</u> The method of claim 65 wherein said one or more associated stores are preselected by said consumer (<u>Day et al.</u> Col.7 L 38-42).
- <u>Claim 72.</u> The method of claim 59 further comprising the step of sending data of said recorded selections to said associated store upon purchase of items by said consumer at said associated store so that discounts credited to said consumer account are indicated at the time of purchase of items by said consumer at said associated store (col. 17 L 49-56).
- <u>Claim 73.</u> The method of claim 59 wherein said receiving data of purchased items step occurs upon purchase of items by said consumer at said associated store

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(data of purchase items are "products actually being purchased col 17 L 52-55 see also L 62-66).

<u>Claim 74.</u> The method of claim 59 wherein said receiving data of purchased items step occurs within a preselected time limit after purchase of items by said consumer at said associated store (Day et al. Col. 5 L 35-36).

Regarding claims 75,76: Nichtberger et al do not incorporate the step of presenting data of previously purchased items by said consumer over said communication network to said consumer, however Deaton teaches and claims as invention (col. 149 claims 1-3) this step. Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to display previously purchased items by said consumer because this serves as added incentive along with the matching promotion so as to maintain a brand loyalty.

<u>Claim 77.</u> The method of claim 59 wherein said consumer account maintaining step having a limited direct identification of said consumer with said account by an address (Scroggie col. 3 L 22-30 geographic region data).

Claim 85: Nichtberger fail to teach that the promotions offered to consumer as being derived from received data of consumer purchases, in the same field of endeavor however, Day et al teach a method for offering targeted promotions to the customers comprising the step of offering promotions to targeted individual consumers derived from received data of consumer purchases (col. 3 L 57- col. 4 L 9). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate feature of selecting the promotions on the basis of the consumer's purchase history because the targeted promotions are more effective in generating sales.

All other limitation of claim 37 are analyzed in claims 26 and 106 above

<u>Claim 86:</u> The method of claim 37 wherein said promotion offering step comprises targeting large aggregates of consumers (<u>Day et al.</u> Col. 3 L 57-col 4 L 9).

<u>Claim 87:</u> The method of claim 37 wherein said promotion offering step comprises targeting individual consumers (<u>Day et al.</u> col 4 L 9).

<u>Claim 88:</u> The method of claim 39 wherein said targeting step comprises inferring said individual consumers from purchasing and promotion selection data of said consumers (Deaton et al. Col. 4 L 10-24).

Claim 89: All limitations of claim 89 are analyzed in claims 12 and 40.

10. Claims 79-82 and 84 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nichtberger and further in view of Scroggie and further in view of Day as applied to claim 59 and further in view of Deaton.

Regarding claim 79: Nichtberger or Scroggie or Day do not recite a database of only key, at least one financial institution and purchasing history, however in the same field of endeavor Deaton et al discloses a system and method for customer promotion comprising a database of customer identification and transaction data. Deaton incorporates a database comprising a unique customer identification code, a financial account number and a purchasing history for each customer (abstract and col. 64 L 66 col. 65 L 22) in the system. Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to incorporate a unique customer identification code, a financial account number and a purchasing history for each customer in the customer account of the Nichtberger et al for offering targeted promotions and to facilitate crediting the discounts to one of the consumer's selected financial accounts because the promotion programs would be (a) directed more effectively to the targeted consumers and (b) consumer would receive a convenience of having his or her discount

savings credited to a separate preselected account where the purchases and the discount savings can be tracked for personal budgeting and record keeping purposes.

<u>Claims 80-82:</u> financial account number..(refer to Deaton Col. 4 L 62-65, "check credit card, debit card or like").

Claims 84: Analyzed as in claim 79 respectively above.

All other limitations of above claims have been analyzed as in parent claims 59 and 77.

#### Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jagdish Patel whose telephone number is (703) 308-7837. The examiner can normally be reached Monday-Thursday from 8:00 AM to 6:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1038. The fax number for Formal or Official faxes to Technology Center 3600 is (703) 305-7687. **Draft faxes** may be submitted directly to the examiner at (703) 746-5563.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113 or 308-1114. Address for hand delivery is 2451 Crystal Drive, Crystal Park 5, 7<sup>th</sup> Floor, Alexandria VA 22202.

Jagdish N. Patel (Examiner, AU 3624)

Sept 3, 2002

VINCENT MILLIN SUPERVISORY PATENT EXAMINER TECHNOLOGY CENTER 3600